

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

GLENN A. BOYD, JR.
CHRISTINE F. BOYD
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:16-10418 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/29/2016 and confirmed on 6/22/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		72,579.75
Less Refunds to Debtor	2,548.02	
TOTAL AMOUNT OF PLAN FUND		70,031.73

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,400.00	
Trustee Fee	3,277.35	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,677.35

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CSMC 2020-RPL3 TRUST Acct: 1636	0.00	46,702.31	0.00	46,702.31
	CSMC 2020-RPL3 TRUST Acct: 1636	1,748.71	1,748.71	0.00	1,748.71
	ALLY FINANCIAL(*) Acct: 8739	0.00	0.00	0.00	0.00
					48,451.02

Priority					
	KENNETH M STEINBERG ESQ Acct:	0.00	0.00	0.00	0.00
	GLENN A. BOYD, JR. Acct:	0.00	0.00	0.00	0.00
	GLENN A. BOYD, JR. Acct:	2,044.00	2,044.00	0.00	0.00
	GLENN A. BOYD, JR. Acct:	504.02	504.02	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	STEIDL & STEINBERG Acct:	1,000.00	1,000.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 6867	1,234.89	1,234.89	0.00	1,234.89
					1,234.89

Unsecured					
	ECMC(*) Acct: 1979	7,175.08	374.18	0.00	374.18
	ALLY FINANCIAL(*) Acct: 4578	9,848.06	513.58	0.00	513.58
	ATT Acct: 2656	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 4562	2,337.40	121.90	0.00	121.90
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: JH3T				
	BUTLER IMAGING & INTERVENTION	0.00	0.00	0.00	0.00
	Acct: 2988				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 1678				
	BUTLER MEMORIAL HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE BANK (USA) NA BY AMERIC	970.09	50.59	0.00	50.59
	Acct: 7741				
	CENTRAL ELECTRIC CO-OP, INC.	0.00	0.00	0.00	0.00
	Acct: 1800				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 5166				
	BILL ME LATER INC A/S/F SYNCHRONY B,	655.50	34.18	0.00	34.18
	Acct: 3168				
	CREDIT ACCEPTANCE CORP*	3,647.63	190.22	0.00	190.22
	Acct: 9316				
	LVNV FUNDING LLC, ASSIGNEE	1,807.64	94.27	0.00	94.27
	Acct: 0514				
	UNITED STATES DEPARTMENT OF EDUC	17,144.77	894.10	0.00	894.10
	Acct: 1979				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: 5738				
	GREAT LAKES HIGHER EDUCATION	0.00	0.00	0.00	0.00
	Acct: 9879				
	IDENTITY STUDIO AND DESIGN	0.00	0.00	0.00	0.00
	Acct: 2072				
	STRAYER UNIVERSITY++	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC	1,434.05	74.79	0.00	74.79
	Acct: 1984				
	AMERICAN INFOSOURCE LP AGENT FOR	240.54	12.54	0.00	12.54
	Acct: 6555				
	JEFFERSON CAPITAL SYSTEMS LLC*	619.65	32.31	0.00	32.31
	Acct: 6442				
	CAPITAL ONE BANK (USA) NA BY AMERIC	649.27	33.86	0.00	33.86
	Acct: 6744				
	ALLY FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: 8739				
	INTERNAL REVENUE SERVICE*	6.16	0.32	0.00	0.32
	Acct: 6867				
	UNITED STATES DEPARTMENT OF EDUC	41,201.77	2,148.67	0.00	2,148.67
	Acct: 1979				
	BILL ME LATER INC A/S/F SYNCHRONY B,	424.83	22.15	0.00	22.15
	Acct: 3440				
	NAVIENT SOLUTIONS LLC O/B/O THE DEF	154,761.43	8,070.81	0.00	8,070.81
	Acct: 6867				
	LAUREN M MOYER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct:				
					12,668.47

TOTAL PAID TO CREDITORS

62,354.38

TOTAL CLAIMED	
PRIORITY	1,234.89
SECURED	1,748.71
UNSECURED	242,923.87

Date: 10/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

GLENN A. BOYD, JR.
CHRISTINE F. BOYD
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-10418 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Glenn A. Boyd, Jr.
Christine F. Boyd
Debtors

Case No. 16-10418-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: agro

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Date Rcvd: Oct 26, 2021

Form ID: pdf900

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Glenn A. Boyd, Jr., Christine F. Boyd, 1272 Lisbon Road, Kennerdell, PA 16374-2820
cr	+ CSMC 2020-RPL3 Trust, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14221993	+ AES/FNB Bank NA, PO Box 61047, Harrisburg, PA 17106-1047
14221997	+ Barclays Bank, 700 Prides Xing, Newark, DE 19713-6109
14221998	+ Butler Family Practice, c/o Collection Service Center, PO Box 1623, Butler, PA 16003-1623
14221999	+ Butler Imaging Interventional Associates, 7 Acee Drive, Natrona Heights, PA 15065-9700
14222001	+ Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
15314363	+ CSMC 2020-RPL3 Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14222003	+ Central Electric Cooperative, Inc, PO Box 329, Parker, PA 16049-0329
14222006	+ Credit Acceptance, PO Box 507, Southfield, MI 48037
14232603	+ District Court, PO Box 522, Seneca, PA 16346-0522
14632331	+ ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14291872	+ Federal National Mortgage Association, PO Box 1047, Hartford, CT 06143-1047
14222010	+ Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860
14222011	+ Identity Studio and Design, Photos Outside the Box, 217 Old Airport Road, Emlenton, PA 16373-8011
14222014	+ Matthew Boyd, 1272 Lisbon Road, Kennerdell, PA 16374-2820
15071850	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
14239620	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14222016	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus, 14523 SW Millikan Way, Beaverton, OR 97005
14255230	United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973
14222019	+ Verizon, c/o Debt Recovery Solutions, 900 Merchants, Concourse 106, Westbury, NY 11590-5142

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ally@ebn.phinsolutions.com	Oct 26 2021 23:35:00	Ally Financial serviced by Ally Servicing, LLC, PO Box 130424, Roseville, MN 55113-0004
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 27 2021 10:19:05	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bncmail@w-legal.com	Oct 26 2021 23:36:00	Synchrony, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14221996	+ Email/Text: bankruptcy@credencerm.com	Oct 26 2021 23:36:00	AT&T, c/o Credence Resource Management, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
14232472	Email/Text: ally@ebn.phinsolutions.com	Oct 26 2021 23:35:00	Ally Financial, PO Box 130424, Roseville MN

District/off: 0315-1

User: agro

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			55113-0004
14221995	Email/Text: ally@ebn.phinsolutions.com	Oct 26 2021 23:35:00	Ally Financial, PO Box 38091, Minneapolis, MN 55438
14221994	+ Email/Text: ally@ebn.phinsolutions.com	Oct 26 2021 23:35:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14263445	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 26 2021 23:47:13	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14222000	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 26 2021 23:36:00	Butler Memorial Hospital, c/o Credit Management, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14274992	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 26 2021 23:35:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14222002	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 26 2021 23:47:28	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14233311	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 26 2021 23:47:19	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14222005	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 26 2021 23:35:00	Comenity Capital Bank, PO Box 105658, Atlanta, GA 30348-5658
14223794	+ Email/Text: ebnotifications@creditacceptance.com	Oct 26 2021 23:35:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14222007	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 26 2021 23:47:09	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14222008	+ Email/PDF: pa_dc_ed@navient.com	Oct 26 2021 23:47:21	Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14632331	+ Email/Text: ECMCBKNotices@ecmc.org	Oct 26 2021 23:35:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14222012	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 26 2021 23:35:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14222009	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 26 2021 23:36:00	Fingerhut, c/o Jefferson Capital, 16 McLeland Road, Saint Cloud, MN 56303
14269506	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 26 2021 23:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14222004	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 26 2021 23:47:18	Chase Card, PO Box 12598, Wilmington, DE 19850
14222013	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2021 23:47:23	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
14274385	Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2021 23:47:22	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14266227	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2021 23:35:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14222015	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 26 2021 23:35:00	Midland Funding, 8875 Aero Dr., Suite 200, San Diego, CA 92123-2255
14281847	Email/PDF: pa_dc_claims@navient.com	Oct 26 2021 23:47:21	Navient Solutions Inc. on behalf of, Department of Education Services, P.O. Box 9635, Wilkes-Barre PA. 18773-9635
14291780	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2021 23:47:11	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15015155	+ Email/Text: bncmail@w-legal.com	Oct 26 2021 23:36:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

District/off: 0315-1

User: agro

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Date Rcvd: Oct 26, 2021

Form ID: pdf900

Total Noticed: 51

14222018 + Email/PDF: gecsedl@recoverycorp.com

Oct 26 2021 23:47:30

Synchrony Bank/JC Penney, PO Box 965007,
Orlando, FL 32896-5007

14222020 + Email/Text: bnc-bluestem@quantum3group.com

Oct 26 2021 23:36:00

WebBank/Fingerhut, 6250 Ridgewood Road, Saint
Cloud, MN 56303-0820

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal National Mortgage Association ("Fannie Mae)
cr		Federal National Mortgage Association (Fannie Mae)
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15015158	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14222017	##+	Strayer University, Warrendale Campus, 802 Warrendale Village Drive, Warrendale, PA 15086-7589

TOTAL: 3 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2021 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Federal National Mortgage Association ("Fannie Mae") ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
John F. Kroto	on behalf of Creditor Ally Financial serviced by Ally Servicing LLC john_kroto@pawb.uscourts.gov, knoxbank@hotmail.com,mwernicki@kmgslaw.com,burban@kmgslaw.com
Kenneth M. Steinberg	on behalf of Joint Debtor Christine F. Boyd julie.steidl@steidl-steinberg.com kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.c om;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Kenneth M. Steinberg	on behalf of Debtor Glenn A. Boyd Jr. julie.steidl@steidl-steinberg.com, kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.c om;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Lauren Moyer	on behalf of Creditor Federal National Mortgage Association ("Fannie Mae") ecfmail@ecf.courtdrive.com
Lauren Moyer	on behalf of Creditor Federal National Mortgage Association (Fannie Mae) ecfmail@ecf.courtdrive.com

District/off: 0315-1

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Date Rcvd: Oct 26, 2021

Form ID: pdf900

Total Noticed: 51

Maria Miksich

on behalf of Creditor CSMC 2020-RPL3 Trust mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Raymond M Kempinski

on behalf of Creditor Federal National Mortgage Association ("Fannie Mae") ecfmail@mwc-law.com
ecfmail@ecf.courtdrive.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 11